



Order Filed on August 9, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Formed in the State of Florida

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servicing agent for Deutsche Bank National
Trust Company, as Trustee for Morgan Stanley
ABS Capital I Inc. Trust 2006-HE3*

In re:

Sandra Mercado

Debtor.

Chapter 13

Case No. 17-19467-VFP

Hearing Date: August 5, 2021

Judge Vincent F. Papalia

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby **ORDERED**.

DATED: August 9, 2021

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor: Sandra Mercado
Case No.: 17-19467-VFP
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing LLC as servicing agent for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE3 (“Creditor”), whereas, as of August 2, 2021, the loan is due for the August 1, 2021 payment in the amount of \$1,373.08 and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **445 Fern Place, Elizabeth, New Jersey, 07206** provided that the Debtor complies with the following:

- a. On or before August 16, 2021, the Debtor shall remit the August 1, 2021 payment in the amount of **\$1,373.08** directly to Creditor; and
- b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the September 1, 2021 payment.

2. All direct payments due hereunder not otherwise paid by electronic means and/or automatic draft, shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in this Order and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to pay either the arrears and/or the contractual payments due to Creditor, and Debtor fails to cure the default within thirty (30) days from the date of default,

Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the vehicle.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Edward Hanratty
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